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RECEIVED

JUN 26 2018

CONSUMER PROTECTION

June 22, 2018

Attorney General Joseph Foster Office of the Attorney General 33 Capitol Street Concord, NH 03301

Re: Thomas Chandler Thomas & Hinshaw, LLP - Incident Notification

Dear Attorney General Foster:

McDonald Hopkins PLC represents Thomas Chandler Thomas & Hinshaw, LLP. I write to provide notification concerning an incident that may affect the security of personal information of three (3) New Hampshire residents. Thomas Chandler Thomas & Hinshaw, LLP's investigation is ongoing and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, Thomas Chandler Thomas & Hinshaw, LLP does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

On February 21, 2018, Thomas Chandler Thomas & Hinshaw, LLP learned that an unauthorized user may have accessed its computer system. Upon learning of the issue, Thomas Chandler Thomas & Hinshaw, LLP commenced a prompt and thorough investigation and took steps to mitigate any risk to its clients' personal information. As part of its investigation, Thomas Chandler Thomas & Hinshaw, LLP worked very closely with external cybersecurity professionals experienced in handling these types of incidents.

Since completing the extensive data analysis, on May 25, 2018, Thomas Chandler Thomas & Hinshaw, LLP concluded that instances of unauthorized access to its computer system began on February 15, 2018 and ended on February 21, 2018, potentially resulting in unauthorized access to some of its clients' personal information during that time. The information that was potentially available included the impacted New Hampshire residents' full names and Social Security numbers, and may have also included bank account numbers.

While Thomas Chandler Thomas & Hinshaw, LLP was not able to determine what, if any, personal information was accessed, out of an abundance of caution, Thomas Chandler Thomas & Hinshaw, LLP wanted to make you (and the affected residents) aware of the incident and explain the steps it will be taking to help safeguard the residents against identity fraud. Thomas Chandler Thomas & Hinshaw, LLP will provide the New Hampshire residents with written notice of this incident commencing on June 22, 2018. Thomas Chandler Thomas & Hinshaw, LLP is offering the residents a complimentary membership with a credit monitoring and identity theft protection service. Individuals with questions or concerns can contact the

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dedicated call center telephone number in the notice letter. Thomas Chandler Thomas & Hinshaw, LLP is advising the residents to remain vigilant in reviewing financial account statements for fraudulent or irregular activity. Thomas Chandler Thomas & Hinshaw, LLP is advising the residents about the process for placing a fraud alert and/or security freeze on their credit files, and obtaining a free credit report. The residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At Thomas Chandler Thomas & Hinshaw, LLP, protecting the privacy and security of personal information is a top priority. Thomas Chandler Thomas & Hinshaw, LLP continually evaluates and modifies its practices and internal controls to enhance the security and privacy of personal information.

Should you have any questions regarding this notification, please contact me at (248) 220-1354 or jgiszczak@mcdonaldhopkins.com.

Sincerely,

James J. Giszczak

Encl.

Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336

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IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

<<Date>>

#### Dear << Name 1>>:

I am writing with important information regarding a security incident. The privacy and security of the personal information belonging to our clients is of the utmost importance to Thomas Chandler Thomas & Hinshaw, LLP. As such, we wanted to provide you with information about an incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

# What Happened?

On February 21, 2018, we learned that an unauthorized user may have accessed our computer system. Upon learning of the issue, we commenced a prompt and thorough investigation and took steps to mitigate any risk to our clients' personal information.

# What Information Was Involved?

Since completing the extensive data analysis, on May 24, 2018, we concluded that instances of unauthorized access to our computer system began on February 15, 2018 and ended on February 21, 2018, potentially resulting in unauthorized access to some of our clients' personal information during that time. The personal information that was available on the computer system included your name and Social Security number, and may have included your bank account number and/or driver's license number.

### What We Are Doing.

As part of our investigation, we worked very closely with external cybersecurity professionals experienced in handling these types of incidents. While we were not able to determine what, if any, personal information was accessed, out of an abundance of caution, we wanted to make you aware of the incident.

# What You Can Do.

To protect you from potential misuse of your information, we are offering a complimentary one-year membership in Equifax® Credit Watch<sup>TM</sup> Silver. Equifax® Credit Watch<sup>TM</sup> Silver is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and Equifax® Credit Watch<sup>TM</sup> Silver, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Because your bank account number may have been impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity.

# For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at 888-865-0772. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 9 a.m. to 9 p.m. Eastern time.

Sincerely,

The Partners of Thomas Chandler Thomas & Hinshaw, LLP

#### - OTHER IMPORTANT INFORMATION -

# 1. Enrolling in Complimentary 12-Month Credit Monitoring.



Enter your Activation Code: << INSERT ACTIVATION CODE>>

#### **Product Information**

# Equifax® Credit Watch<sup>TM</sup> Silver provides you with the following key features:

Equifax credit file monitoring with alerts to key changes to your Equifax Credit Report

- Automatic Fraud Alerts¹ With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.

Access to one Equifax® credit report

Up to \$25,000 Identity Theft Insurance<sup>2</sup>

Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

#### **Enrollment Instructions**

To sign up online for online delivery go to www.myservices.equifax.com/silver

- Welcome Page: Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button.
- 2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. Create Account: Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the "Continue" button.
- **4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- Order Confirmation: This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

<sup>&#</sup>x27;The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>&</sup>lt;sup>2</sup> Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Equifax® is a registered trademark and the other Equifax marks used herein are trademarks of Equifax Inc.

# 2. Placing a Fraud Alert.

Whether or not you choose to use the complimentary 12 month credit monitoring services, we recommend that you place an initial 90-day "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

 Equifax
 Experian
 TransUnion LLC

 P.O. Box 105069
 P.O. Box 2002
 P.O. Box 2000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19016

 www.equifax.com
 www.experian.com
 www.transunion.com

 1-800-525-6285
 1-888-397-3742
 1-800-680-7289

# 3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to <u>all three</u> nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
https://www.freeze.equifax.com
1-800-685-1111
Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
http://experian.com/freeze
1-888-397-3742
TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
http://www.transunion.com/securityfreeze
1-888-909-8872

When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place.

In order to request a security freeze, you may need to provide the following information:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Complete address;
- 5. Prior addresses;
- 6. Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.);
- 7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- 8. If you are not a victim of identity theft, payment. Do not send cash through the mail.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect.

# 4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### 5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392